

In re:  
Charles Pineyro  
Ashley Pineyro  
Debtors

Case No. 24-12945-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Aug 28, 2024

User: admin  
Form ID: 309I

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Charles Pineyro, Ashley Pineyro, 1236 Schwanger Rd., Mount Joy, PA 17552-9569

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: matthew@lazaruslawoffice.com	Aug 29 2024 00:17:00	MATTHEW LAZARUS, Lazarus Law, LLC, 1653 Lititz Pike #105, Lancaster, PA 17601, Lancaster, PA 17601
tr	Email/Text: Info@ReadingCh13.com	Aug 29 2024 00:17:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 29 2024 00:17:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 29 2024 00:17:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Aug 29 2024 00:17:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14918605	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 29 2024 00:27:17	Affirm, 650 California St FL 12 San Francisco, San Francisco, CA 94108-2716
14918606	+ Email/PDF: bncnotices@becket-lee.com	Aug 29 2024 00:27:41	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14918611	+ EDI: CRFRSTNA.COM	Aug 29 2024 04:13:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14918608	+ EDI: CAPITALONE.COM	Aug 29 2024 04:13:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14918609	+ EDI: CAPITALONE.COM	Aug 29 2024 04:13:00	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407
14918610	+ Email/Text: bankruptcy@cavps.com	Aug 29 2024 00:17:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Lane, Ste 220, Greenwich, CT 06831-2563
14918612	+ EDI: CITICORP	Aug 29 2024 04:13:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14918613	+ EDI: DISCOVER	Aug 29 2024 04:13:00	Discover Financial, Attn: Bankruptcy, Po Box

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Aug 28, 2024

Form ID: 309I

Total Noticed: 27

			3025, New Albany, OH 43054-3025
14918614	Email/Text: operationsclerk@easypayfinance.com	Aug 29 2024 00:17:00	EasyPay, PO Box 2549 Carlsbad, Carlsbad, CA 92018-2549
14918615	^ MEBN	Aug 29 2024 00:09:10	Impact Receivables Management, Attn: Bankruptcy, 11104 W Airport Blvd, Ste 199, Stafford, TX 77477-3072
14918616	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 29 2024 00:17:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14918617	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2024 00:27:41	LVNV Funding, LLC, 55 Beattie Pl, Greenville, Greenville, SC 29601-2165
14918618	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 29 2024 00:27:05	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14918623	Email/Text: EBN@Mohela.com	Aug 29 2024 00:17:00	Mohela, PO Box 790233, Saint Louis, MO 63179-0233
14918620	+ Email/Text: unger@members1st.org	Aug 29 2024 00:17:00	Members 1st FCU, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
14918621	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 29 2024 00:17:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14918622	Email/Text: bankruptcydpt@mcmcg.com	Aug 29 2024 00:17:00	Midland Funding, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
14918625	EDI: PRA.COM	Aug 29 2024 04:13:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14918624	+ Email/PDF: ebnotices@pnmac.com	Aug 29 2024 00:27:06	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14918628	+ EDI: SYNC	Aug 29 2024 04:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14918629	+ EDI: TDBANKNORTH.COM	Aug 29 2024 04:13:00	TD Retail Card, Attn: Bankruptcy, Po Box 9547, Portland, ME 04112-9547

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14918607	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14918619	*+	LVNV FUNDING/RESURGENT CAPITAL, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14918626	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14918627	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Aug 28, 2024

Form ID: 309I

Total Noticed: 27

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2024 at the address(es) listed below:

Name	Email Address
MATTHEW LAZARUS	on behalf of Debtor Charles Pineyro matthew@lazaruslawoffice.com lazarus.matthewr109146@notify.bestcase.com
MATTHEW LAZARUS	on behalf of Joint Debtor Ashley Pineyro matthew@lazaruslawoffice.com lazarus.matthewr109146@notify.bestcase.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1:	<b>Charles Pineyro</b>	Social Security number or ITIN: xxx-xx-1873
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<b>Ashley Pineyro</b>	Social Security number or ITIN: xxx-xx-3103
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 8/23/24
Case number:	24-12945-pmm	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Charles Pineyro	Ashley Pineyro
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1236 Schwanger Rd. Mount Joy, PA 17552	1236 Schwanger Rd. Mount Joy, PA 17552
<b>4. Debtor's attorney</b> Name and address	MATTHEW LAZARUS Lazarus Law, LLC 1653 Litz Pike #105 Lancaster, PA 17601	Contact phone 717-298-0852 Email: matthew@lazaruslawoffice.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 8/28/24

**For more information, see page 2**

Debtor **Charles Pineyro** and **Ashley Pineyro**

Case number **24-12945-pmm**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 1, 2024 at 2:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>								
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> <td> <b>Filing deadline: 11/30/24</b> </td> </tr> <tr> <td> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </td> <td> <b>Filing deadline: 11/1/24</b> </td> </tr> <tr> <td> <b>Deadline for governmental units to file a proof of claim:</b> </td> <td> <b>Filing deadline: 2/19/25</b> </td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </td> <td> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 11/30/24</b>	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 11/1/24</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/19/25</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/19/25</b>									
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors									
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/14/24 at 10:00 AM</b> , Location: <b>Zoom. For Zoom link, see the current, Hearing Calendar for the Judge on the, Court website</b>									
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									